

Oracle® Banking Virtual Account Management

Oracle Banking Accounts Integration Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

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Purpose

This guide describes the systematic instruction to integrate Oracle Banking Virtual Account Management with Oracle Banking Accounts and its specific maintenances.

Before You Begin

User Can refer the guide **Oracle Banking Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Prerequisite

Specify **User Name** and **Password**, and login to **Home** screen.

Module Definitions

Virtual Account

A virtual account is a system-generated, logical sub-account nested within a physical, or master, bank account, used to identify and track transactions from different sources or for different purposes.

Amount Block

An amount block is that part of the balance in a customer's account, which is reserved for a specific purpose.

Audience

This guide is primarily intended for the following user/user roles:

Table 1 Audience

Role	Function
Implementation and IT Staff	Implementation and maintenance of the software

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

The related documents are as follows:

- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Common Core User Guide*
- *Oracle Banking Getting Started User Guide*
- *Configuration User Guide*

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

Screenshot Disclaimer

Personal information used in the interface or documents are dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of acronyms and abbreviations that are used in this guide are as follows:

Table 2 Acronyms and Abbreviations

Abbreviation	Description
API	Application Programming Interface
DDA	Demand Deposit Accounts
ECA	External Credit Approval
GL	General Ledger

Module Postrequisite

Once done with Account Configuration, User should Logout by clicking logout at the right corner.

1

Integration Guide

This topic provides information on the integration of Oracle Banking Virtual Account Management with Oracle Banking Accounts.

For Oracle Banking Accounts, Customers are referred from Party which is expected to be available in Common Core. Hence, in an integrated setup, the Real customer and the Real Accounts used in Oracle Banking Accounts should be available in Common Core.

Oracle Banking Virtual Account Management is integrated to the following Oracle Banking Accounts APIs:

Table 1-1 Oracle Banking Accounts Integration - API Information

S No	API Name	Endpoint
1	External Account Check	/obcdda-pp-account-services/service/v1/accountservices/externalaccountvalidation
2	Amount Block Creation	obcdda-pp-transaction-balance-service/service/v14.8.1.0.0/transactions/amountBlocks
3	Amount Block Release	/obcdda-pp-transaction-balance-service/ob/oba/tbs/v1/transactions/amountBlocks/release
4	Accounting Handoff	obcdda-pp-transaction-balance-service/service/v14.8.1.0.0/transactions/accountings

This topic contains the following subtopics:

- [Maintenance for Oracle Banking Accounts](#)
This topic describes the specific maintenances needed in Oracle Banking Accounts to integrate with Oracle Banking Virtual Account Management.
- [Maintenance for Oracle Banking Virtual Account Management](#)
This topic describes the specific maintenances needed in Oracle Banking Virtual Account Management to integrate with Oracle Banking Accounts.

1.1 Maintenance for Oracle Banking Accounts

This topic describes the specific maintenances needed in Oracle Banking Accounts to integrate with Oracle Banking Virtual Account Management.

Specify **User ID** and **Password**, and login to **Oracle Banking Accounts Home** screen.

Refer to **Accounts User Guide** in Oracle Banking Accounts for a detailed explanation.

Transaction Code Maintenance

Maintain the transaction code for Oracle Banking Virtual Account Management that would be part of the transactions using the **Configure Transaction Code Parameters** screen.

1. On **Home** screen, click **Corporate DDA**. Under **Corporate DDA**, click **Configurations**.
2. Under **Configurations**, click **Transaction Code Parameters**. Under **Transaction Code Parameters**, click **Configure**.

The **Configure Transaction Code Parameters** screen displays.

Figure 1-1 Configure Transaction Code Parameters

The screenshot shows a 'Configure' window with a title bar containing 'Errors & Overrides' and window controls. The main area is divided into two sections. The top section has a 'Transaction Code' field with '000' and a search icon, and a 'Description' field with '000'. The bottom section, titled 'Preferences', contains three columns of settings: 'Available Balance Check Required' (toggle off), 'Consider For Activity' (toggle on), 'Availability Information' (dropdown menu showing 'On Value Date'), 'Balance Inclusion' (toggle off), 'Auto Release' (toggle off), and 'Turnover Inclusion' (toggle off). At the bottom right are 'Cancel' and 'Save' buttons.

Source Code Maintenance

Maintain the source code for Oracle Banking Virtual Account Management in the **Configure Source Code** screen.

3. On **Home** screen, click **Corporate DDA**. Under **Corporate DDA**, click **Configurations**.
4. Under **Configurations**, click **Source Code**. Under **Source Code**, click **Configure**.

The **Configure Source Code** screen displays.

Figure 1-2 Configure Source Code

The screenshot shows a 'Configure' window with a title bar containing window controls. The main area is divided into three columns. The left column has 'Source Code' (text field with 'OBVAM' and search icon), 'Account Override Level' (text field with '1'), 'Include Intersystem Posting' (toggle on), and 'Allow Posting After Cut-Off' (toggle off). The middle column has 'Description' (text field with 'OBVAM'), 'Balance Override Level' (text field with '1'), and 'InterSystem Bridge GL' (text field with '175000003' and search icon). The right column has 'Transaction Code' (text field with '000' and search icon), 'Suspense GL' (text field with '313600017' and search icon), and 'Referral Type' (dropdown menu showing 'No Referral'). At the bottom right are 'Cancel' and 'Save' buttons.

User Maintenance

In Oracle Banking Accounts, create an user for Oracle Banking Virtual Account Management having access to post transaction, do external account check and create amount block. Share the user to Oracle Banking Virtual Account Management.

5. On **Home** screen, click **Security Management**. Under **Security Management**, click **User**.
6. Under **User**, click **Create User**.

The **Create User** screen displays.

Figure 1-3 Create User

Create User

User Details

Name

ADMIN MAKER USER

Login ID

ADMINUSER1

Home Branch

006

Status

User Status

Enable

Status Changed On

Is Supervisor

☒

Manager ID

Start Date

May 18, 2021

End Date

May 23, 2023

System User

☐

Other Details

Access to PII

☐

Staff Customer Restriction Required

☐

Customer ID

Email ID

Telephone Number

Home Phone Number

Mobile Number

Fax

Language Code

User Role Branches

☐

Branch Code

Role Code

Role Description

☐

Page 1 of 1 (1 of 1 items)

<

1

>

User Applications

☐

Application Name

Application Description

☐

Page 1 of 1 (1 of 1 items)

<

1

>

Customer Access Groups

☐

Customer Access Group

Customer Access Description

No data to display.

Page 1 (0 of 0 items)

<

1

>

Cancel

Save

Upload Source Maintenance

In Common Core, maintain an upload source for Oracle Banking Virtual Account Management to enable the auto authorization for the APIs sent from this source.

7. On **Home** screen, click **Common Core**. Under **Common Core**, click **Upload Source**.
8. Under **Upload Source**, click **Create Upload Source**.

The **Create Upload Source** screen displays.

Figure 1-4 Create Upload Source

Create Upload Source

Source Code:

Source Description:

Base Data From Flexcube: ☐

System Authorization Required: ☒

Upload Source Preferences

In Common Core, maintain an upload source preferences for Oracle Banking Virtual Account Management to post the upload status as Authorized.

9. On **Home** screen, click **Common Core**. Under **Common Core**, click **Upload SourcePreference**.
10. Under **Upload Source Preference**, click **Create Upload Source Preference**.
The **Create Upload Source Preference** screen displays.

Figure 1-5 Create Upload Source Preference

Create Upload Source Preference

Source code:

Error Handling

On Error:

On Override:

On Repairable Exception:

On Queue Exception:

Post Upload

Status:

Purge Days:

Allow Deferred Processing: ☐

Allow EOD with Deferred: ☐

Deletion Allowed: ☐

Reverse Allowed: ☐

Amend Allowed: ☐

Proceed with EOD: ☐

1.2 Maintenance for Oracle Banking Virtual Account Management

This topic describes the specific maintenances needed in Oracle Banking Virtual Account Management to integrate with Oracle Banking Accounts.

Specify **User ID** and **Password**, and login to **Home** screen.

Refer to **Oracle Banking Common Core User Guide** and **Configuration User Guide** for a detailed explanation.

External DDA Maintenance

Maintain External DDA system configuration for Oracle Banking Accounts.

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Configuration**.
2. Under **Configuration**, click **External DDA System**. Under **External DDA System**, click **Create External DDA System**.

The **Create External DDA System** screen displays.

Figure 1-6 Create External DDA System

3. Select the GL maintained at external chart accounts.

Transaction Code Preferences

Maintain the transaction code preferences for Oracle Banking Accounts. The preferences set at Oracle Banking Accounts and Oracle Banking Virtual Account Management should match for the transaction code used in transaction, so that the preferences would be picked up from the maintenance in case of uncollected fund.

4. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Configuration**.
5. Under **Configuration**, click **Transaction Code Preferences**. Under **Transaction Code Preferences**, click **Create Transaction Code Preferences**.

The **Create Transaction Code Preferences** screen displays.

Figure 1-7 Create Transaction Code Preferences

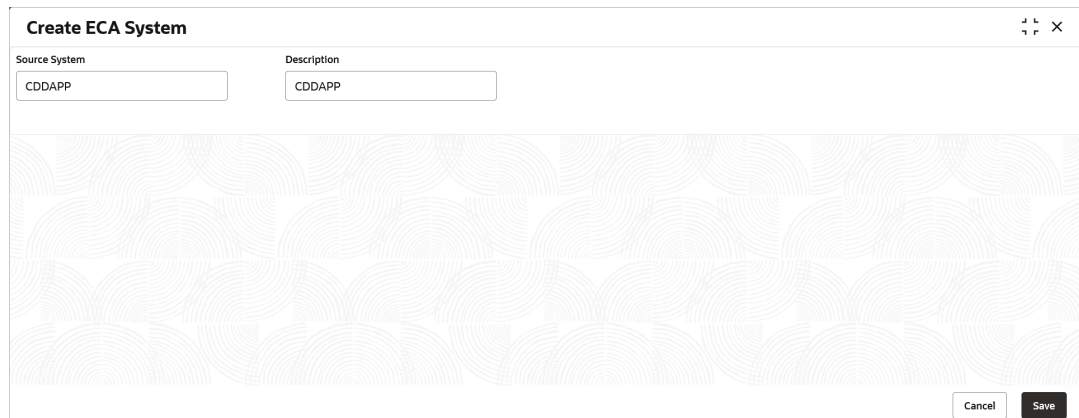
ECA System Maintenance

In Common Core, maintain the **ECA System** for Oracle Banking Accounts in **Create ECA System** screen.

6. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **ECA System**.
7. Under **ECA System**, click **Create ECA System**.

The **Create ECA System** screen displays.

Figure 1-8 Create ECA System



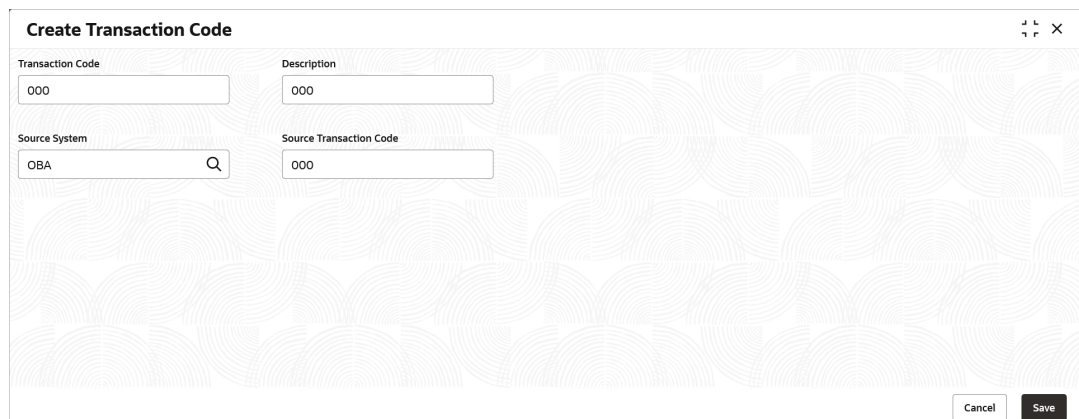
Transaction Code Maintenance

In Common Core, maintain the **Transaction Codes** that would be part of the transactions.

8. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Transaction Code**.
9. Under **Transaction Code**, click **Create Transaction Code**.

The **Create Transaction Code** screen displays.

Figure 1-9 Create Transaction Code



External Chart Account Maintenance

In Common Core, maintain the External Chart Accounts that would be used in the transaction.

10. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
11. Under **External Chart Account**, click **Create External Chart Account**.

The **Create External Chart Account** screen displays.

Figure 1-10 Create External Chart Account

Create External Chart Account

General Ledger Code

TEST77

General Ledger Description

TEST77

Source System

CDDAPP

Source System GL Code

TEST77

Category

Asset

Blocked

☐

Cancel

Save